

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

DAVID RUFFIN
JENNIFER RUFFIN
Debtor(s)

Case No. 15-20157

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/09/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/09/2015.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$700.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$700.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$56.65
Court Costs	\$0.00
Trustee Expenses & Compensation	\$18.20
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$74.85

Attorney fees paid and disclosed by debtor: \$70.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Acceptance Now	Unsecured	634.00	NA	NA	0.00	0.00
Acceptance Now	Unsecured	3,963.00	NA	NA	0.00	0.00
Acceptance Now	Secured	800.00	NA	800.00	0.00	0.00
ARNOLD SCOTT HARRIS	Unsecured	75.00	NA	NA	0.00	0.00
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ARNOLD SCOTT HARRIS	Unsecured	75.00	NA	NA	0.00	0.00
ARNOLD SCOTT HARRIS	Unsecured	75.00	NA	NA	0.00	0.00
ASHRO	Unsecured	210.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	15,000.00	18,023.74	18,023.74	0.00	0.00
CDA	Unsecured	281.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	NA	2,485.09	2,485.09	0.00	0.00
CONSUMER PORTFOLIO SERVICES	Unsecured	4,440.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	804.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	312.00	312.30	312.30	0.00	0.00
CREDIT ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
DEBT RECOVERY SOLUTION	Unsecured	236.00	NA	NA	0.00	0.00
DIRECTV	Unsecured	975.00	974.58	974.58	0.00	0.00
DUVERA FINANCIAL	Unsecured	2,448.00	NA	NA	0.00	0.00
ECMC	Unsecured	NA	6,810.11	6,810.11	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	201.00	NA	NA	0.00	0.00
ER SOLUTIONS INC	Unsecured	222.00	NA	NA	0.00	0.00
EXETER FINANCE CORPORATION	Secured	22,564.00	23,709.54	23,709.54	625.15	0.00
GE CAPITAL CONSUMER CARD	Secured	1,000.00	NA	1,000.00	0.00	0.00
GE CAPITAL CONSUMER CARD	Unsecured	1,500.00	NA	NA	0.00	0.00
Global Lending Service	Unsecured	1.00	NA	NA	0.00	0.00
HELVEY & ASSOC	Unsecured	99.00	NA	NA	0.00	0.00
Lazarus Financial Grou	Unsecured	3,265.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	567.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	108.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	107.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	107.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MEDICAL BUSINESS BUREAU	Unsecured	75.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	51.00	NA	NA	0.00	0.00
MIDNIGHT VELVET	Unsecured	147.00	NA	NA	0.00	0.00
MONTGOMERY WARD	Unsecured	215.00	215.54	215.54	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	NA	9,549.16	9,549.16	0.00	0.00
THE ROOMPLACE	Unsecured	1,800.00	NA	NA	0.00	0.00
THE ROOMPLACE	Secured	1,200.00	NA	1,200.00	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$41,733.28	\$625.15	\$0.00
All Other Secured	\$3,000.00	\$0.00	\$0.00
TOTAL SECURED:	\$44,733.28	\$625.15	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$20,346.78	\$0.00	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$74.85</u>	
Disbursements to Creditors	<u>\$625.15</u>	
TOTAL DISBURSEMENTS :		<u>\$700.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/01/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.